

This form is used in connection with deeds of trust insured under the one- to four-family provisions of the National Housing Act.

DEED OF TRUST NOTE

FHA CASE NO. 241-095217-270 I

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

S 51,400.00 Frederick , Maryland, January 15 , 19 81.

FOR VALUE RECEIVED, the undersigned promise(s) to pay to

RYLAND MORTGAGE COMPANY, an Ohio Corporation

FIFTY-ONE THOUSAND FOUR HUNDRED and 00/100----- or order, the principal sum of Dollars (\$51,400.00),

with interest from date at the rate of Eleven and One-Half per centum (11.50 %), per annum on the unpaid balance until paid. The said principal and interest shall be payable at the office of Ryland Mortgage Company, 10221 Wincopin Circle, Teachers Building, Suite 312 , in Columbia, Maryland 21044

, or at such other place as the holder hereof may designate in writing, in monthly installmentsXX ACCORDING TO

SCHEDULE "A" BELOW ~~XXXXXXXXXXXXXXXXXXXXXXX~~

commencing on the first day of March , 19 81 , and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not

sooner paid, shall be due and payable on the first day of February, 2011. Deferred interest shall be added to the principal balance monthly and shall increase the principal balance to not more than *

If default be made in the payment of any installments under this Note, and if the default is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this Note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

Presentment, protest, and notice are hereby waived.

* \$52,079.49
Jane A. Ausherman
Jane A. Ausherman

Vittal K. Saggare
VITTAL K. SAGGARE
Uma Devi V. Saggare
UMADEVI V. SAGGARE

SCHEDULE "A"

\$ 465.85	DURING THE 1ST NOTE YEAR
\$ 477.50	DURING THE 2ND NOTE YEAR
\$ 489.43	DURING THE 3RD NOTE YEAR
\$ 501.67	DURING THE 4TH NOTE YEAR
\$ 514.21	DURING THE 5TH NOTE YEAR
\$ 527.07	DURING THE 6TH NOTE YEAR
	AND THEREAFTER

THIS IS TO CERTIFY that this is the note described in, and secured by, a Deed of Trust of even date herewith and in the same principal amount as herein stated to Shirley A. Stack and Leslie K. Glassberg, Trustees on real estate located in Frederick County, State of Maryland, and known as: 148 Stonegate Drive, Frederick, Maryland 21701.

Dated this 15th day of January, 1981.

Jane A. Ausherman
Jane A. Ausherman, Notary Public

My commission expires: 7/1/82